

**Information to identify the case:**

Debtor 1	<u>Miguel J Mendez</u>	Social Security number or ITIN	xxx-xx-0719
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-34321-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Miguel J Mendez

2/19/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Miguel J Mendez  
DebtorCase No. 14-34321-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 51

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db +Miguel J Mendez, 1159 N East Ave, Vineland, NJ 08360-2305  
cr +SABR MORTGAGE LOAN 2008-1 REO SUBSIDIARY-1 LLC, Stern & Eisenberg, PC,  
1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
515204859 +CBE Group, 131 Tower Park Dr Ste 100, Waterloo, IA 50701-9374  
515729281 +City of Vineland, Richard P. Tonetta Esquire, 640 Wood Street, Vineland NJ 08360-3722  
515321476 +City of Vineland, Richard P. Tonetta, Esquire, 717 Elmer Street, Vineland, NJ 08360-4758  
515204860 Commonwealth Of Virginia, PO BOX 27412, Richmond, VA 23269-0001  
515204863 EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
515204865 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150,  
Marietta, GA 30067)  
515436162 +Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200  
515204873 NJ E-ZPass Violation Processing Center, Po Box 52005, Newark, NJ 07101-8205  
515204874 NJ-MVVSS, P.O Box 4850, Trenton, NJ 08650-4850  
515204872 +Napa Auto Parts, 809 East Landis Avenue, Vineland, NJ 08360-8098  
515228323 +Ocwen, 12650 Ingenuity Dr., Orlando, FL 32826-2703  
515204876 +Presserl And Pressler, Dc-004550-11, 7 Entin Rd, Parsippany, NJ 07054-5020  
515204877 +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
515204878 +S.J. Emergency Physicians, 65 South State Stree, Vineland, NJ 08360-4849  
516065217 SABR Mortgage Loan 2008-1 REO Subsidiary-1 LLC, c/o Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605  
516052476 SABR Mortgage Loan 2008-1REO, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,  
P.O. BOX 24605, West Palm Beach, FL 33416-4605  
515204864 +SENECA MORTGAGE SERVICING LLC, as servicer, Fein ,Such Kahn & Shepard,  
7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
515204881 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
515204884 State Of New Jersey, Surcharge Violation System, P.O. Box 4850, Trenton, NJ 08650-4850  
515372858 State of New Jersey, Surcharge Administration Office, PO Box 136, Trenton, NJ 08666-0136  
515204887 +The Landis Sewerage Authority, 1776 S Mill Road, Vineland, NJ 08360-6200  
515204888 +US Attorney General, Dept. of Justice, Ben Franklin Station, Po Box 683,  
Washington, DC 20044-0683  
515204889 +US Attorney General, Peter Rodino Federal Building, 970 Broad Street, Suite 700,  
Newark, NJ 07102-2534  
515204890 +US Bank, c/o AMS Servicing, LLC, 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437  
515321226 +US Bank Cust PC4 Firstrust, Gary C. Zeitz, LLC, 1105 Laurel Oak Road, Suite 136,  
Voorhees, NJ 08043-4312  
515204892 +Vineland Municipal Utilities, 640 E Wood Street, PO Box 1508, Vineland, NJ 08362-1508  
517132436 +WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Anaheim, CA 92806-5948  
517132437 +WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Anaheim, CA 92806, WILMINGTON SAVINGS FUND SOCIETY, FSB, et,  
c/o Carrington Mortgage Services, LLC 92806-5948  
517135102 +Wilmington Savings Fund Society FSB, et al, PROBER & RAPHAEL, A LAW CORPORATION,  
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2020 00:29:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 20 2020 00:29:44 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235515210140 +EDI: CINGMIDLAND.COM Feb 20 2020 04:43:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693515214559 EDI: AIS.COM Feb 20 2020 04:43:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515204858 +EDI: CINGMIDLAND.COM Feb 20 2020 04:43:00 At &amp; T, PO Box 537104, Atlanta, GA 30353-7104

515204861 EDI: DIRECTV.COM Feb 20 2020 04:43:00 Directv, PO Box 11732, Newark, NJ 07101

515204862 +E-mail/Text: bknotice@ercbpo.com Feb 20 2020 00:29:53 Enhanced Recovery Co,  
8014 Bayberry Road, Jacksonville, FL 32256-7412

515204866 EDI: HFC.COM Feb 20 2020 04:43:00 HSBC Bank, P.O. Box 15524, Wilmington, DE 19850

515204867 EDI: IRS.COM Feb 20 2020 04:43:00 Internal Revenue Service,  
Officer, a managing or general agent, 955 South Springfield Ave Bldg A,  
Springfield, NJ 07081515401572 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 20 2020 00:32:46  
LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial,  
Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587515204870 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 20 2020 00:32:46 Lvnv Funding,  
PO Box 10497, Greenville, SC 29603-0497515204871 +EDI: MID8.COM Feb 20 2020 04:43:00 Midland Credit Management, 8875 Aero Dr Ste 2,  
San Diego, CA 92123-2255515204875 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Feb 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515204882 EDI: AGFINANCE.COM Feb 20 2020 04:43:00 Springleaf, 601 NW 2nd Street,  
Evansville, IN 47708  
515204857 EDI: AGFINANCE.COM Feb 20 2020 04:43:00 American General Finance, 600 N. Royal Avenue,  
Evansville, IN 47715-2612  
515250150 EDI: NEXTEL.COM Feb 20 2020 04:43:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949  
515204880 E-mail/Text: bankruptcy@bbandt.com Feb 20 2020 00:29:39 Sheffield Financial,  
P.O. Box 580229, Charlotte, NC 28258-0229  
515204883 EDI: NEXTEL.COM Feb 20 2020 04:43:00 Sprint, P.O.Box 105243, Atlanta, GA 30348-5243  
515204885 EDI: AISTMBL.COM Feb 20 2020 04:43:00 T-Mobile, Po Box 742596,  
Cincinnati, OH 45274-2596  
515204891 +EDI: VERIZONCOMB.COM Feb 20 2020 04:43:00 Verizon New Jersey, 500 Technology Dr,  
Weldon Spring, MO 63304-2225

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515320019 Pro Capital IV Fund, LLC  
515728437\* +City of Vineland, Richard P. Tonetta, Esquire, 717 Elmer Street, Vineland, NJ 08360-4758  
515204868\* Internal Revenue Service, Officer, a managing or general agent, PO Box 744,  
Springfield, NJ 07081-0744  
515204869\* +Internal Revenue Service, Officer, a managing or general agent,, PO Box 7346,  
Philadelphia, PA 19101-7346  
lm ###SENECA MORTGAGE SERVICING LLC, 611 Jamison Road, Elma, NY 14059-9392  
515204856 ###Accounts Receivable Bureau Mgmt, PO Box 129, Thorofare, NJ 08086-0129  
515362573 ###SENECA MORTGAGE SERVICING LLC, 611 JAMISON ROAD, ELMA, NEW YORK 14059-9392  
515204879 ###Seneca Mortgage Servicing, 611 Jamison Road, Elma, NY 14059-9392  
515204886 ###Tate & Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207

TOTALS: 1, \* 3, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 19, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee of  
Stanwich Mortgage Loan Trust A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Linda S. Fossi on behalf of Creditor US Bank Cust for PC4 Firstrust lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
R. A. Lebron on behalf of Creditor SENECA MORTGAGE SERVICING LLC, as servicer for U.S. BANK  
NATIONAL ASSOCIATION, AS TRUSTEE FOR ONE WILLIAM STREET REMIC TRUST 2008-1  
bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Loss Mitigation SENECA MORTGAGE SERVICING LLC  
bankruptcy@feinsuch.com  
Seymour Wasserstrum on behalf of Debtor Miguel J Mendez mylawyer7@aol.com, ecf@seymourlaw.net  
Steven K. Eisenberg on behalf of Creditor SABR MORTGAGE LOAN 2008-1 REO SUBSIDIARY-1 LLC  
bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8